

TW

PTO/SB/21 (09-04)

TRANSMITTAL FORM

(to be used for all correspondence after initial filing)

Total Number of Pages in This Submission

Application Number	10/709,398
Filing Date	May 2, 2004
First Named Inventor	Ihab Shraim
Art Unit	2131
Examiner Name	Not Assigned
Attorney Docket Number	040246-000100US

ENCLOSURES (Check all that apply)

- | | | |
|---|---|---|
| <input type="checkbox"/> Fee Transmittal Form
<input type="checkbox"/> Fee Attached
<input type="checkbox"/> Amendment/Reply
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<input type="checkbox"/> Affidavits/declaration(s)
<input type="checkbox"/> Extension of Time Request
<input type="checkbox"/> Express Abandonment Request
<input checked="" type="checkbox"/> Information Disclosure Statement

<input type="checkbox"/> Certified Copy of Priority Document(s)
<input type="checkbox"/> Reply to Missing Parts/ Incomplete Application
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<input type="checkbox"/> Status Letter
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7 References
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Remarks The Commissioner is authorized to charge any additional fees to Deposit Account 20-1430.

SIGNATURE OF APPLICANT, ATTORNEY, OR AGENT

Firm Name	Townsend and Townsend and Crew LLP		
Signature			
Printed name	Chad E. King		
Date	February 22, 2006	Reg. No.	44,187

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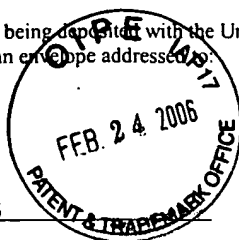
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On February 22, 2006

TOWNSEND and TOWNSEND and CREW LLP

By: Janet L. Newmaker
Janet L. Newmaker



PATENT
Attorney Docket No.: 040246-000100US

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:

Ihab Shraim et al.

Application No.: 10/709,398

Filed: May 2, 2004

For: Online Fraud Solution

Customer No.: 20350

Confirmation No.: 3397

Examiner: Not Assigned

Art Unit: 2131

**SUPPLEMENTAL INFORMATION
DISCLOSURE STATEMENT
UNDER 37 CFR §§ 1.97 AND 1.98**

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

The references cited on attached forms PTO/SB/08A and PTO/SB/08B are being called to the attention of the Examiner. Copies of the non-US references (in compliance with the requirements of 37 CFR §1.98(a)(2)) are enclosed.

It is respectfully requested that the cited references be expressly considered during the prosecution of this application, and the references be made of record therein and appear among the "references cited" on any patent to issue therefrom.

As provided for by 37 CFR §1.97(g) and (h), no inference should be made that the information and references cited are prior art merely because they are in this statement and no representation is being made that a search has been conducted or that this statement encompasses all the possible relevant information.

Applicants believe that no fee is required for submission of this statement. If a fee is required, however, the Commissioner is authorized to deduct such fee from the undersigned's Deposit Account No. 20-1430. Please deduct any additional fees from, or credit any overpayment to, the above-noted Deposit Account.

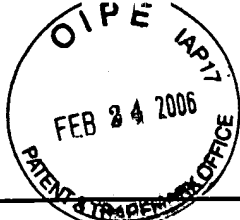
Respectfully submitted,



Chad E. King
Reg. No. 44,187

Date: February 22, 2006

TOWNSEND and TOWNSEND and CREW LLP
Two Embarcadero Center, Eighth Floor
San Francisco, CA 94111-3834
Tel: 303-571-4000
Fax: 415-576-0300
CEK/jln
60707925 v1



PTO/SB/08A (07-05)

INFORMATION DISCLOSURE STATEMENT BY APPLICANT (Use as many sheets as necessary)		Complete if Known			
		Application Number	10/709,398		
		Filing Date	May 2, 2004		
		First Named Inventor	Ihab Shraim		
		Art Unit	2131		
		Examiner Name	Not Assigned		
Sheet	1	of	2	Attorney Docket Number	040246-000100US

U.S. PATENT DOCUMENTS					
Examiner Initials*	Cite No. ¹	Document Number	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number Kind Code ² (if known)			
	A3	US-5,898,836	04-27-1999	Freivald et al.	
	A4	US-2004-0054917 A1	03-18-2004	Obrecht et al.	
	A5	US-2004-0064736 A1	04-01-2004	Obrecht et al.	
	A6	US-2004-0098607 A1	05-20-2004	Alagna et al.	
	A7	US-2004-0123157 A1	06-24-2004	Alagna et al.	
	A8	US-2004-0187023 A1	09-23-2004	Alagna et al.	
	A9	US-2004-0254848 A1	12-16-2004	Golan et al.	
	A10	US-2005-0060263 A1	03-17-2005	Golan et al.	
	A11	US-2005-0097320 A1	05-05-2005	Golan et al.	

FOREIGN PATENT DOCUMENTS								
Examiner Initials*	Cite No. ¹	Foreign Patent Document			Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	T ⁶
		Country Code ³	Number ⁴	Kind Code ⁵ (if known)				
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PTO/SB/08B (07-05)

Substitute for form 1449B INFORMATION DISCLOSURE STATEMENT BY APPLICANT (Use as many sheets as necessary)				Complete if Known	
				Application Number	10/709,398
				Filing Date	May 2, 2004
				First Named Inventor	Ihab Shraim
				Art Unit	2131
				Examiner Name	Not Assigned
Sheet	2	of	2	Attorney Docket Number	040246-000100US

NON PATENT LITERATURE DOCUMENTS			
Examiner Initials *	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ²
	C1	US Provisional Patent Application No. 60/273,826, filed March 8, 2001, File History, 41 pages	<input type="checkbox"/>
	C2	US Provisional Patent Application No. 60/273,835, filed March 8, 2001, File History, 21 pages	<input type="checkbox"/>
	C3	US Provisional Patent Application No. 60/273,836, filed March 8, 2001, File History, 70 pages	<input type="checkbox"/>
	C4	US Provisional Patent Application No. 60/282,142, filed April 9, 2001, File History, 74 pages	<input type="checkbox"/>
	C5	US Provisional Patent Application No. 60/433,345, filed December 13, 2002, File History, 15 pages	<input type="checkbox"/>
	C6	US Provisional Patent Application No. 60/502,296, filed September 12, 2003, File History, 16 pages	<input type="checkbox"/>
	C7	US Provisional Patent Application No. 60/502,297, filed September 12, 2003, File History, 9 pages	<input type="checkbox"/>

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¹ Applicant's unique citation designation number (optional). ² Applicant is to place a check mark here if English language Translation is attached.